Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

FACTORS DETERMINING COLLEGE STUDENTS' INTENTION TO USE E-WALLETS

Dewi Khornida Marheni*[1], Candy[2], Julia Rahayu Putri[3], Marcelino[4], Dhifira Annisa Widyasari[5]
Universitas Internasional Batam, Indonesia*[12345]
dewi@uib.ac.id*[1], candy.chua@uib.ac.id[2], 1941022.julia@uib.edu[3], 1941102.marcelino@uib.edu[4], 1941200.dhifira@uib.edu[5]

Abstract: E-Wallet users in Indonesia are experiencing explosive growth due to the ease of registration, ease of use, and exclusive promotions and offers available to E-Wallet users. E-Money or E-Wallet service providers also vary. Each has its characteristics, so this study aims to analyze the relationship between perceived usefulness, perceived ease of use, trust, and social influence on intentions to use electronic wallets in Batam International University students. The population in this study is Batam International University students with a sample of 250 using the rule of thumb theory. Data retrieval using primary data types and analyzed using multiple linear regression analysis. This study shows that perceived ease of use and social impact are positively significant on the intention to use E-Wallet. While the benefits and perceived trust do not show significance.

Keywords: Intention to Use, Perceived Ease of Use; Perceived Usefulness; Social Influence; Trust

INTRODUCTION

This coronavirus is spreading very quickly to all corners of the world, including Indonesia. In response to this pandemic situation, the Indonesian government has announced a new policy to suppress the spreading of the virus. The policy is called the large-scale social interaction restriction act in Indonesia, known as Pembatasan Sosial Berskala Besar (PSBB). It has limited Indonesian citizens' economic activity and affected their economy. Limited Indonesian citizens' mobility lowered the buying power and affected the local economy. This policy also affects the company's operational performance in many sectors (Atayah *et al*., 2021). Due to the PSBB and physical or social distancing policy, the habit or pattern of consumer buying habits also changed (Aji *et al*., 2020). During the pandemic, overbuying activity or panic buying is often heard in the media. The Indonesian government urged the citizens to stay at home as long as possible and not go out to prevent the spreading of the virus. The government also hopes that citizens do things online, like studying, working, buying things, and paying.

Electronic or online transactions are proliferating during the COVID-19 Pandemic, which was caused by the PSBB policy to limit physical contact with others (Revathy & Balaji, 2020; Kee *et al*., 2022). A few previous research studies have explained that physical money has a higher risk of carrying the virus and infecting other people (Puasa *et al*., 2017). Due to this reason, an electronic wallet (E-Wallet) is now considered the best tool to adapt to this new normal for payment transactions. E-Wallet allows users to make contactless payments by utilizing application technology on gadgets and internet networks.

In recent years, E-Wallets have had explosive growth in Indonesia, and Indonesia is expected to be more cashless in the coming years. Bank Indonesia (Indonesia Central Bank) has recorded 66,65% yearly growth with a total transaction value of 4.314,3 trillion Rupiah (Anggraeni, 2022). In the 2020-2021 period, the E-Wallet transaction is reaching an all-time high. In 2020, among all transactions done in Indonesia, 24% of them used an E-Wallet. In 2021 the percentage was even higher; 43% of all transactions in

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

Indonesia are done using an E-Wallet, which is the highest share among all other payment options (Javier, 2022). The growth is caused by the advancing technology of E-Wallets, changes in consumer behavior, and also catalyzed by the COVID-19 Pandemic situation. Adopting E-Wallets is inevitable since it is more practical and easy to use in this new normal. The situation pushes people to rely on online infrastructure to do their activities, and an E-Wallet is the easiest option to make the payment, receive payments or pay bills. The consumer usage of E-Wallets is based on the need for a contactless and cashless payment system and the service provider also incentivizes it with cashback, discounts, and bonuses, so the adoption speed of E-Wallet technology is very high. The reasons for the increasing use of E-Wallets, especially among students, are interesting to study, therefore this study was conducted to find out what factors influence students' intentions to use E-Wallets.

Unified Theory of Acceptance and Use of Technology (UTAUT) utilization of theory in predicting organizational intention to use new technology. This theory consists of 4 main constructs, namely facility conditions, social influences, business expectations, and performance expectations (Ing et al., 2021). Social influence is one of the independent variables in this study. Davis (1989) created a model of consumer habits, which is the Technology Acceptance Model (TAM). This model is commonly used as an explanation or to predict how individuals accept the use of the latest technology (MN & Warningsi, 2021; Putritama & Sari, 2020). TAM is used to test behavioral intention in using technological applications like E-Wallets (Osman et al., 2021). TAM consists of 3 main elements: perceived usefulness (PU), perceived ease of use (PEU), and the real function of the technology (Watmah et al., 2020).

This variable can be explained as a person's perception of the use of technology that doesn't require a lot of time and effort (Osman et al., 2021). PEU can also be interpreted as an individual's perception of the use of technology. It must be accessible and straightforward (Ariffin et al., 2021). Research on the effect of PEU on intention to use (ITU) was done by Yang et al. (2021) with 501 respondents, and the resulting PEU has a positive effect on ITU. The savings in time, all costs, and ease of use that the E-Wallet offers will help increase its benefits, as it is considered easy to use. This research was supported by Hidayat *et al.* (2021), that the increase in confidence to use the accessible system will affect the habits of using mobile payments. The previous research conducted by Osman *et al.* (2021), Putritama & Sari (2020), Rantung *et al.* (2020), Ing *et al*. (2021), Rodiah & Melati (2020), Suprapto & Farida (2022) also have the same results.

An important component of perceived usefulness (PU) is the belief that using a particular system will result in improved performance (Ariffin *et al*., 2021; Che Nawi *et al*., 2022; Singh & Sinha, 2020). Technically, during the pandemic, as an alternative payment tool E-Wallets can be used by the government in reducing the spread of COVID-19 risk (Aji et al., 2020). Taufan & Yuwono (2019) researched 214 respondents of the go-pay user and obtained that PU positively affects ITU. The ease of payment activities offered by E-Wallet attracts consumers' intention to change their habit of cash to non-cash (cashless). Research conducted by Aji *et al*. (2020), Che Nawi *et al*. (2022), Widiyanti (2020), Hidayat *et al*. (2021), Kustono *et al*. (2020), Yang *et al*. (2021), Osman *et al*. (2021), Putritama & Sari (2020) also have the same results.

Trust is an attitude of the belief that a person or group of people will carry out their obligations properly as desired (Rodiah & Melati, 2020). Money and information security are essential factors that will encourage and maintain customer trust in E-Wallets (Kee *et al*., 2022). Previous research managed by Rantung *et al*. (2020) on 96 respondents of go-pay users in Manado shows that perceived trust (PT) has a significant positive effect on ITU. Trust in a product or company is vital in building long-term relationships with

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

customers because trust is relative to personal loyalty to companies, other parties, and products. A similar result also can be found in the research conducted by Ing *et al*. (2021), Che Nawi et al. (2022), Hidayat et al. (2021), Singh & Sinha (2020), Suprapto & Farida (2022), and MN & Warningsi (2021).

One's opinion can have a significant impact on our technology in the form of social influence (SI) (Tenk et al., 2020). There is a high possibility that the user can be influenced by his friends or closest people using the E-Wallet. Prior research by Suprapto (2020) According on 230 millennials in Batam City, SI plays a positive role in non-cash payment intentions. Individuals who understand technology well will use references from their closest people before trying E-Wallet to ensued that they are not adversely affected. The previous research conducted by Abdullah et al. (2020), Osman et al. (2021), Soodan & Rana (2020), and Yang et al. (2021) also supported this result.

This study aims to analyze the relationship between perceived usefulness, perceived ease of use, trust, and social influence on intentions to use electronic wallets in Batam International University students. The hypotheses in this study are based on the description above and prior research is:

H1: Perceived ease of use significantly affects the intention to use E-Wallet.
H2: Perceived usefulness significantly affects the intention to use E-Wallet.
H3: Trust significantly affects the intention to use E-Wallet.
H4: Social significantly affects the intention to use E-Wallet.

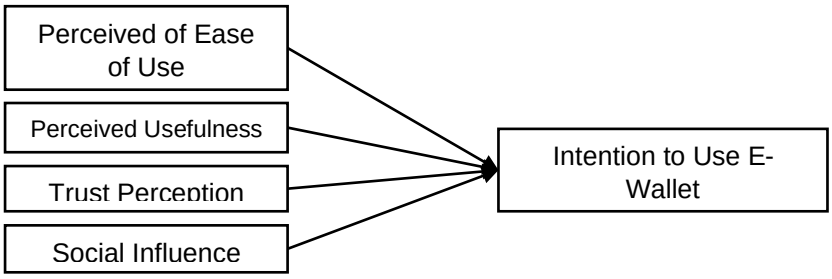


Figure 1. Research Model
Source: Developed for this study (2022)

METHODS

According to Ariffin et al. (2021), this research is quantitative descriptive research that aims to test the hypothesis that explains the relationships between variables and their significance. The data collection used is primary data by distributing questionnaires that include several generals and specific statements related to the variables studied online using google form media. This research utilizes the IBM SPSS Statistics 26 computer program to process statistical data and test hypotheses.

The population in this study was Batam International University students using the rule of thumb technique. This technique takes a sample by setting general rules where the size of the sample should be 10 times the number of questions on the variable to be studied. Based on the rule of thumb technique, the sample we get is 250 as a minimum requirement, based on the formula:

$$n = 10\ x\ Total\ number\ of\ variable\ questions$$
$$n = 10\ x\ 25 \quad n = 250$$

RESULTS AND DISCUSSION

From the results of descriptive statistics, some percentages can provide descriptive user information for researchers.

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

Table 1. Descriptive Statistics

Gender	Number of Respondents	Percentage (%)
Male	104	41.6
Female	146	58.4
Education	Number of Respondents	Percentage (%)
Senior High School/ Vocational High School	250	100.0
Age	Number of Respondents	Percentage (%)
<20	70	28.0
20-29	180	72.0
Work	Number of Respondents	Percentage (%)
Employees	28	11.2
Student	220	88.0
Entrepreneur	2	0.8
Income	Number of Respondents	Percentage (%)
<IDR 3,000,000	130	52.0
IDR 3,000,000 – IDR 4,500,000	55	22.0
IDR 4,500,000 – IDR 6,000,000	43	17.2
> IDR 6,000,000	22	8.8
E-Wallet Users	Number of Respondents	Percentage (%)
Yes	240	96.0
No	10	4.0
E-Wallet as Main Payment	Number of Respondents	Percentage (%)
Yes	143	57.2
No	107	42.8
Preferred Payment Method	Number of Respondents	Percentage (%)
E-Wallet	151	60.4
Debit/Credit Card	38	15.2
Mobile Banking	4	1.6
Cash	57	22.8
Using an E-Wallet is More Convenient than Cash During the Covid-19 Pandemic	Number of Respondents	Percentage (%)
Yes	242	96.8
No	8	3.2
E-Wallet Application Used	Total User	Percentage of Total Respondents (%)
Shopee Pay	164	65.6
Gopay	174	69.6
Dana	126	50.4
Ovo	115	46.0
LinkAja	17	6.8
Types of Transactions That Have Been Done Using E-Wallet	Total User	Percentage of Total Respondents (%)
Order Meal	208	83.2
Bill Payment	135	54.0
Transfer	160	64.0
Ticket Reservations	65	26.0
Parking Payment	29	11.6
Shopping for Household Needs	64	25.6
Online Shopping	185	74.0
Purchase credit	6	2.4
Reasons to Use E-Wallet	Total User	Percentage of Total Respondents (%)
Safety and Security	105	42.0
Easy to Use	207	82.8
Various Uses	130	52.0
Discount and Offers	182	72.8
Making Scheduled Payments	33	13.2
Fast Payment	162	64.8

Source**:** IBM SPSS Statistics 26 Output (2022)

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

The descriptive statistics above show that female respondents mostly use e-Wallet users, with a percentage yield of 60.4%. Respondents who participated in this study had a high school/vocational high school education with an age range of <20 years (28.0%) to 29 years (72.0%). In addition to employees and entrepreneurs, the highest percentage of E-Wallet users are students with an income of less than IDR 3,000,000 (52.0% of the total respondents). The researcher also found that 96.8% of respondents used an E-Wallet, where half of the respondents liked and made the E-Wallet the primary means of payment. The applications that think of users with the highest order of our respondents are GoPay (69.6%), Shopee pay (65.6%), Ovo (46.0%), Dana (50.4%), and Link Aja (6.8%). E-Wallet makes making financial transactions easier by making all respondents feel comfortable in the era of the pandemic COVID-19. These financial transactions are carried out to order food, shop online, transfer money, order tickets, and pay other bills.

In conducting the validity test, the data is said to be valid if the Pearson correlation is more than 0.3 and the significance is less than 0.05. In this study, the values generated by all indicators ranged from 0.645 to 0.884. All of the significance values were 0.000, so it can be said that all indicators are valid.

Table 2. Validity Test Results

Variable	Pearson Correlation	Conclusion
PEU 1	0.849	Valid
PEU 2	0.824	Valid
PEU 3	0.833	Valid
PEU 4	0.852	Valid
PEU 5	0.864	Valid
PU 1	0.781	Valid
PU 2	0.684	Valid
PU 3	0.866	Valid
PU 4	0.882	Valid
PU 5	0.824	Valid
PT 1	0.858	Valid
PT 2	0.857	Valid
PT 3	0.846	Valid
PT 4	0.883	Valid
PT 5	0.850	Valid
SI 1	0.858	Valid
SI 2	0.831	Valid
SI 3	0.839	Valid
SI 4	0.871	Valid
SI 5	0.869	Valid
ITU 1	0.832	Valid
ITU 2	0.645	Valid
ITU 3	0.820	Valid
ITU 4	0.884	Valid
ITU 5	0.857	Valid

Source: IBM SPSS Statistics 26 Output (2022)

The next stage is the reliability test by looking at Cronbach's alpha value results. Variables can be considered reliable if Cronbach's alpha value is more than 0.6. In this study, all variables are reliable because they are worth more than 0.6.

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Conclusion
PEU	0.899	5	Reliable
PU	0.867	5	Reliable
PT	0.906	5	Reliable
SI	0.901	5	Reliable
ITU Wallet	0.868	5	Reliable

Source: IBM SPSS Statistics 26 Output (2022)

This study uses a test with the Kolmogorov-Smirnov theoretical approach in terms of data normality. Data is said to be normally distributed if the significance value for Kolmogorov-Smirnov is more than 0.05 or 5%.

Table 4. Normality Test Results with Kolmogorov-Smirnov

	Sig.	Result
Intention to Use E-Wallet	0.000	Normal

Source: IBM SPSS Statistics 26 Output (2022)

The data collected shows a value of 0.000, so the data is said to be not normally distributed because less than 0.05. However, according to the Central Limit Theorem theory put forward by Dominick Salvator, the sample distribution will be said to be close to normal if the number is more than 30 samples, while this study uses 250 samples (Zaenuddin, 2020; Zulfikar & Budiantara, 2015). Lubis (2021) mentioned that large sample size (more than 30) would approach the normal distribution regardless of individual values and population shape.

Data is free of multicollinearity if the tolerance and VIF values are more than 0.10 and less than 10, respectively. This test concluded that the four independent variables used were expressly not found to have multicollinearity.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Result
PEU	0,450	2,292	No multicollinearity
PU	0,436	2,222	No multicollinearity
PT	0,358	2,796	No multicollinearity
SI	0,513	1,947	No multicollinearity

a. Dependent variable: E-Wallet

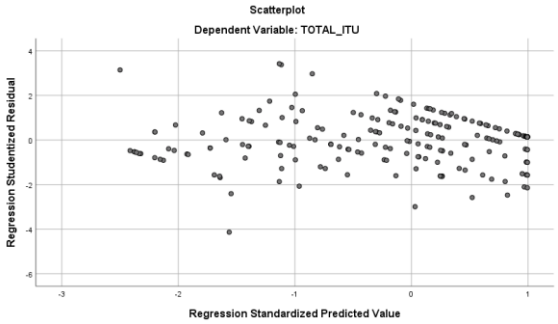
Source: IBM SPSS Statistics 26 Output (2022)

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

According to Figure 2. the points on the scattering diagram are evenly distributed. Therefore, this study, there is no heteroscedasticity.

Figure 2. Heteroscedasticity Test Results



Source**:** IBM SPSS Statistics 26 Output (2022)

Table 6. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1715,347	4	428,837	138,084	0,000
Residual	760,877	245	3,106		
Total	2476,224	249			

a. Dependent variable: Intention to use E-Wallet

Source: IBM SPSS Statistics 26 Output (2022)

Based on the data in Table 6. the significant value generated in the study is 0.000<0.005, thus explaining that the independent variables simultaneously E-Wallet usage is significantly affected by these factors. Meanwhile, the F_{count} value is 138.084>2.37 F_{table}. These results add strong evidence that all variables X (independent) simultaneously affect variable Y (dependent).

Table 7. Multiple Linear Regression Analysis

Variable	*Unstandardized Coefficients*		*Standardized Coefficients*	t	Sig.
	B	Std. *Error*			
(Constant)	2.062	0.948		2.174	0.031
PEU	0.097	0.064	0.081	1.520	0.130
PU	0.620	0.050	0.649	12.303	0.000
PT	0.144	0.059	0.146	2.459	0.015
SI	0.023	0.037	0.031	0.618	0.537

a. Dependent variable: Intention to use E-Wallet

Source: IBM SPSS Statistics 26 Output (2022)

Based on the data in Table 7. we used the following regression equation in this study is:

$$Y = 2.062 + 0.097X1 + 0.620X2 + 0.144X3 + 0.023X4$$

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

A constant value of 2.062 means that if the four independent variables are constant, then the magnitude of the dependent variable will be worth 2.062. From the regression equation, the dependent variable can also be observed to be positively influenced by all independent variables. As the result, PEU, PU, PT, and SI will positively increase ITU E-Wallet.

The t-test is used to assess the relationship between the independent and dependent variables partially or individually. In addition to looking at the significance value, the t-test in this study is also seen by comparing the t_{count} and t_{table} with a significance of 5%. It can be seen in Table 7. above that the PEU has no significant effect on the ITU E-Wallet. The value of $t_{count}<t_{table}$, this variable obtained 1.520<1.960. Therefore **H1 is rejected**. The use of an E-Wallet must be supported not only by technology but other factors like applications and the internet. A poor and unstable network can affect someone's purpose to use E-Wallet. These results are not in line with research by Taufan & Yuwono (2019), Che Nawi et al. (2022), Osman *et al.* (2021), Rodiah & Melati (2020), Yang *et al.* (2021), and Suprapto & Farida (2022). However, similar to research by Watmah *et al.* (2020).

PU variable has a significance value of 0.00 < 0.05, indicating that this variable has a significant positive effect on the ITU E-Wallet in Batam International University students. Hence, **H2 is accepted**. The more someone feels that the application of electronic transaction services is practical and improves their performance, the more positive they will use the E-Wallet in their daily life. This result is the same as the research by Kustono *et al.* (2020), Hidayat *et al*. (2021), and Ing *et al*. (2021).

Trust produces a significance value of 0.015 > 0.05 which means that a significant positive relationship exists between this variable and the intention to use an electronic wallet. For that reason, **H3 is accepted**. The firm belief that all one's personal and financial data will be safe against the E-Wallet transaction service application is one of the reasons why someone chooses to use the cashless method in daily transactions (Kee *et al.,* 2022; Rantung *et al*., 2020)**.**

SI variable has a significance value of 0.537, which shows that this variable has no significant effect on the ITU E-Wallet. Thus, **H4 is rejected**. A strongly opinionated person tends not to care about how other people behave. So that other people's decisions in using E-Wallet do not affect their decision to use it as well. This result is not in line with the research by Abdullah *et al.* (2020), Soodan & Rana (2020), Tenk *et al.* (2020), Suprapto (2020) but in line with Taufan & Yuwono (2019).

CONCLUSION

The highest beta value on the PU variable means the preference for E-Wallet is strongly influenced by this variable. Students tend to prefer E-Wallets as a payment method because of the benefits they feel in their work performance and daily life while transacting with digital wallets. The overall results show that the PEU does not significantly affect the ITU E-Wallet. Inversely proportional to the PU and PT, which have a significant positive effect on the ITU E-Wallet. The more they feel the convenience of non-cash transactions, the greater their intention to use E-Wallet services. Likewise, the level of trust, the more confident users are in their security data and financial data to the E-Wallet service provider, the more they want to use it. After doing the same test, this SI variable had insignificant results on the intention to use E-Wallet, such as ease of use, where they rejected the hypothesis set at the beginning.

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Almana : Jurnal Manajemen dan Bisnis
Volume 6, No. 2/ August 2022, p. 265-274
ISSN 2579-4892 print/ ISSN 2655-8327 online
DOI: 10.36555/almana.v6i2.1847

REFERENCES

Abdullah, N., Redzuan, F., & Daud, N. A. (2020). E-wallet: Factors influencing user acceptance towards a cashless society in Malaysia among public universities. *Indonesian Journal of Electrical Engineering and Computer Science*, *20*(1), 67–74. https://doi.org/10.11591/ijeecs.v20.i1.pp67-74

Aji, H. M., Berakon, I., & Md Husin, M. (2020). COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia. *Cogent Business and Management*, *7*(1). https://doi.org/10.1080/23311975.2020.1804181

Anggraeni, R. (2022, February). *Indonesia Semakin Cashless, Transaksi Lewat Kanal Digital Melesat*.

Ariffin, S. K., Abd Rahman, M. F. R., Muhammad, A. M., & Zhang, Q. (2021). Understanding the consumer's intention to use the e-wallet services. *Spanish Journal of Marketing - ESIC*, *25*(3), 446–461. https://doi.org/10.1108/SJME-07-2021-0138

Atayah, O. F., Dhiaf, M. M., Najaf, K., & Frederico, G. F. (2021). Impact of COVID-19 on financial performance of logistics firms: evidence from G-20 countries. *Journal of Global Operations and Strategic Sourcing*. https://doi.org/10.1108/JGOSS-03-2021-0028

Che Nawi, N., Mamun, A. Al, Hayat, N., & Seduram, L. (2022). Promoting sustainable financial services through the adoption of eWallet among malaysian working adults. *SAGE Open*, *12*(1). https://doi.org/10.1177/21582440211071107

Hidayat, D., Pangaribuan, C. H., Putra, O. P. B., & Taufiq, F. J. (2021). Expanding the technology acceptance model with the inclusion of trust and mobility to assess e-wallet user behavior: Evidence from OVO consumers in Indonesia. *IOP Conference Series: Earth and Environmental Science*, *729*(1). https://doi.org/10.1088/1755-1315/729/1/012050

Ing, A. Y. I., Keong, W. T., & Yuh, L. P. (2021). Intention to use e-wallet amongst the university students in klang valley. *International Journal Of Business And Economy*, *3*(1), 75–84.

Javier, F. (2022, January). *E-wallet Jadi Alat Pembayaran Digital Terpopuler di 2021*.

Kee, D. M. H., Ow, A. L., Ooi, Z. J., Sathiaseelan, P., Pang, K., KA, S., & Madhan, S. (2022). Have you touched ? a case study of touch n go e-wallet. *International Journal of Accounting & Finance in Asia Pasific (IJAFAP)*, *5*(1), 84–94. https://doi.org/https://doi.org/10.32535/ijafap.v5i1.141 6

Kustono, A. S., Nanggala, A. Y. A., & Mas'ud, I. (2020). Determinants of the Use of E-Wallet for Transaction Payment among College Students. *Journal of Economics, Business, & Accountancy Ventura*, *23*(1). https://doi.org/10.14414/jebav.v23i1.2245

Lubis, Z. (2021). *Statistika terapan untuk ilmu-ilmu sosial dan ekonomi*. Penerbit Andi.

MN, N., & Warningsi, S. (2021). Determining factors of digital wallet usage. *Jurnal Manajemen*, *25*(2), 271. https://doi.org/10.24912/jm.v25i2.740

Osman, S., Jabaruddin, N., Zon, A. S., Jifridin, A. A., & Zolkepli, A. K. (2021). Factors influencing the use of E-wallet among millennium tourist. *Journal of Information Technology Management*, *13*(3), 70–81. https://doi.org/10.22059/jitm.2021.83114

Puasa, S., JiaLe, T., Gazali, H. M., & Ayub, N. (2017). Consumers' behavioural intention to use e-wallet during the pandemic of covid-19: applying the unified theory of acceptance and use of technology (utaut). *Labuan Bulletin of International Business &Finance*, *15*(2), 42–57. file:///C:/Users/User/Downloads/ASNB article about Islamic mutual funds.pdf

Putritama, A., & Sari, R. S. P. (2020). Factors affecting the interest in using e-money for millennials. *Jurnal Economia*, *16*(2), 245–256.

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847

Rantung, H. M., Tumbuan, W. J. F. A., & Gunawan, E. M. (2020). the determinants influencing behaviorial intention to use e-wallet during covid-19 pandemic in manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *8*(4), 352–360.

Revathy, C., & Balaji, P. (2020). Determinants of behavioral intention on e-wallet usage: an empirical examination in amid COVID-19 lockdown period. *International Journal of Management (IJM)*, *11*(6), 92–104. https://doi.org/10.34218/IJM.11.6.2020.008

Rodiah, S., & Melati, S. I. (2020). Pengaruh Kemudahan Penggunaan, Kemanfaatan, Risiko, dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang. *Journal of Economic Education and Entrepreneurship*, *1*(2), 66–80.

Singh, N., & Sinha, N. (2020). How perceived trust mediates merchant's intention to use a mobile wallet technology. *Journal of Retailing and Consumer Services*, *52*(July 2019), 101894. https://doi.org/10.1016/j.jretconser.2019.101894

Soodan, V., & Rana, A. (2020). Modeling customers' intention to use e-wallet in a developing nation: Extending UTAUT2 with security, privacy and savings. *Journal of Electronic Commerce in Organizations*, *18*(1), 89–114. https://doi.org/10.4018/JECO.2020010105

Suprapto, Y. (2020). Analysis of Factors Affecting the Use of Cashless Mobile Payment in Millenial Generations of Batam City. *Journal of Business Studies and Mangement Review*, *4*(1), 59–65. https://doi.org/10.22437/jbsmr.v4i1.10748

Suprapto, Y., & Farida, F. (2022). Analisis Pengaruh Brand Image, Trust, Security, Perceived Usefulness, Perceived Ease Of Use Terhadap Adoption Intention Fintech Di Kota Batam. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, *5*(1), 319–332. https://doi.org/10.36778/jesya.v5i1.569

Taufan, A., & Yuwono, R. T. (2019). Analysis of Factors That Affect Intention to Use e-Wallet through the Technology Acceptance Model Approach (Case Study: GO-PAY). *International Journal of Science and Research*, *8*(7), 413–419. https://doi.org/10.21275/ART2020219

Tenk, T. T., Melssa, Yew, H. C., & Heang, L. T. (2020). E-wallet adoption : a case in Malaysia. *International Journal of Research in Commerce and Management Studies*, *2*(02), 80–94.

Watmah, S., Fauziah, S., & Herlinawati, N. (2020). Identifikasi Faktor Pengaruh Penggunaan Dompet. *Indonesian Journal on Software Engineering*, *6*(1), 261–269.

Widiyanti, W. (2020). Pengaruh Kemanfaatan, Kemudahan Penggunaan dan Promosi terhadap Keputusan Penggunaan E-Wallet OVO di Depok. *Moneter - Jurnal Akuntansi Dan Keuangan*, *7*(1), 54–68. https://doi.org/10.31294/moneter.v7i1.7567

Yang, M., Al Mamun, A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Sustainability (Switzerland)*, *13*(2), 1–18. https://doi.org/10.3390/su13020831

Zaenuddin, M. (2020). *Statistik terapan untuk ekonomi dan bisnis (teori dan praktik komputer dengan menggunakan SPSS dan excel)* (M. Syafrina & N. Hikmah (eds.)). Deepublish.

Zulfikar, & Budiantara, I. N. (2015). *Manajemen riset dan pendekatan komputasi statistika*. Deepublish.

Submitted: April 20, 2022; Revised: August 08, 2022
Accepted: August 11, 2022; Published: August 23, 2022;
Website: http://journalfeb.unla.ac.id/index.php/almana/article/view/1847